

Fill in this information to identify the case:

Debtor 1 Magnolia Annette Sulton

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Mississippi
(State)

Case number 24-02474

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: USDA - Rural Housing Service
Centralized Servicing Center

Court claim no. (if known): 4

Last 4 digits of any number you use to
identify the debtor's account: 8 6 8 6

Date of payment change:
Must be at least 21 days after date
of this notice 07/15/2025

New total payment:
Principal, interest, and escrow, if any \$ 887.42

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 0.00 New escrow payment: \$ 249.34

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Payment Assistance/Subsidy Granted.

Current mortgage payment: \$ 0.00 New mortgage payment: \$ 887.42

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Vanessa McDonald Date 06/20/2025
Signature

Print: Vanessa McDonald Title Bankruptcy Specialist
First Name Middle Name Last Name

Company USDA - Rural Housing Service
Centralized Servicing Center

Address PO Box 66879
Number Street
St. Louis, MO 63166
City State ZIP Code

Contact phone (800) 349-5097 ext Email sm.rd.so.bkr@usda.gov

IN THE UNITED STATES BANKRUPTCY COURT
**Southern District of Mississippi
PAYMENT CHANGE SUMMARY**
Completed By: Vanessa McDonald

06/20/2025

(Date)

Debtor(s) & Magnolia Annette Sulton

Address:

106 Kenzie Ct.
Madison, MS 39110

Case No.

24-02474

Claim No.

4

USDA Acct No.

8 6 8 6

Attorney & Thomas Carl Rollins, Jr
Address: The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236

Trustee & i Parker Martin
Address: Chapter 13 Bankruptcy Trustee
200 North Congress Street
Suite 400
Jackson, MS 39201

Effective 07/15/2025, the monthly ongoing payment is changing due to:

No ☒ Yes **ESCROW:**

No ☐ Yes ☒ **OTHER:** Payment Assistance/Subsidy Granted.

PAYMENT CALCULATION

	<u>Current Payment</u>		<u>New Payment</u>
Principal & Interest		Principal & Interest	795.34
Less Subsidy		Less Subsidy	157.26
Total P&I Payment	<u>0.00</u>	Total P&I Payment	<u>638.08</u>
Escrow		Escrow	249.34
Escrow shortage		Escrow shortage	
Total Escrow	<u>0.00</u>	Total Escrow	<u>249.34</u>
Fees		Fees	
Total Payment	<u>0.00</u>	Total Payment	<u>887.42</u>

Southern District of Mississippi

Case No. 24-02474

Claim No. 4

CERTIFICATE OF SERVICE

I, Vanessa McDonald , do hereby certify that on 06/20/2025 , I served copies of the Notice of Mortgage Payment Change, to the following participants by the United States Postal Service, postage prepaid, and/or by CM/ECF as indicated:

By U.S. Mail, postage prepaid:

Magnolia Annette Sulton

Debtor(s)

106 Kenzie Ct.
Madison, MS 39110

Via CM/ECF:

Debtor's Attorney of Record:

Thomas Carl Rollins, Jr
The Rollins Law Firm, PLLC
P.O. Box 13767
Jackson, MS 39236

Chapter 13 Trustee:

i Parker Martin
Chapter 13 Bankruptcy Trustee
200 North Congress Street
Suite 400
Jackson, MS 39201

Date: 06/20/2025

/s/ Vanessa McDonald

Vanessa McDonald
Bankruptcy Specialist
USDA, Rural Housing Service
1-800-349-5097 ext.